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Sent: Thursday, April 08, 2010 12:06 PM

To: EBSA, E-ORI - EBSA

Subject: 2010 investment advise proposal rule

To Whom it May Concern:

Most 401-k plan participants need investment advice. I hope you don't regulate people like myself who give good advice so much that the people who need our help are unable to get it. Getting rid of the bad apples in the industry that spoil the good the rest of us do would be a better use of your time.

Just requiring index funds is not in the best interest of participants either. There are situations and times in a persons life when a managed mutual fund is much better for the participant. And as the participant gets close to retirement an index fund isn't the right place for all of a participant's money either. They may need something that can give them guaranteed income for life.

So please don't create regulations that prevent us from helping the people we are trained to help.

Bill Lohrenz